

The below described is **SIGNED**.

Dated: March 15, 2006

*William J. Thurman*

WILLIAM T. THURMAN  
U.S. Bankruptcy Judge



**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF UTAH  
IN THE CENTRAL DIVISION**

In re:

**Cynthia Clay,**

Debtor.

Bankruptcy Number 05-80043

Chapter 13

**ORDER DENYING TRUSTEE'S OBJECTION TO CONFIRMATION**

Based upon the Court's Memorandum Opinion, dated March 15, 2006, and good cause appearing,

It is **ORDERED** as follows:

1. The Trustee's Objection to Confirmation is **OVERRULED** as it relates to the direct pay issue.

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Service of the foregoing **ORDER DENYING TRUSTEE'S OBJECTION TO CONFIRMATION** will be effected through the Bankruptcy Noticing Center to each party listed below.

Kevin Anderson  
OFFICE OF CHAPTER 13 TRUSTEE  
32 Exchange Place, Suite 600  
Salt Lake City, Utah 84111

David Berry  
BERRY & TRIPP, P.C.  
5296 South 300 West, #200  
Salt Lake City, UT 84107

Cynthia Clay  
2636 S. Melville Drive  
Magna, Utah 84044

Sanford Barrett  
Whatcott, Barrett & Hagen PC  
1846 South 300 West  
Salt Lake City, UT 84115

All parties and addresses appearing on the mailing matrix.

ORDER SIGNED